## **Abstract**

A method of managing portable payment/charging cards usable by a plurality of consumers within the scope of a sales service selling products offered by a vendor comprises the steps of: - supplying a consumer of the said plurality with a portable payment/charging card, the card (CC) enabling the consumer to take advantage of benefits offered by the vendor within the scope of the sales service, - associating a current bank account with the vendor, the current account being divisible into a plurality of locations correlated with the consumers of the plurality, - crediting a monetary asset available to the consumer to a location of the plurality of locations which is correlated with the consumer (C), the card enabling the consumer to perform a plurality of financial transactions based on the asset and outside the sales service.